

8,000 Louisiana Flood Insurance Policies Expired, But Able to Renew and Be Covered for Claims. Call Your Agent.

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BATON ROUGE, La. – Over 8,000 Louisianans with recently expired National Flood Insurance Program (NFIP) policies may still be able to renew in full and then file a claim for losses due to Hurricane Delta or the next flood. Call your insurance agent or company, or the NFIP Call Center at 1-800-427-4661 to determine if your policy is still within a renewal grace period.

NFIP policies typically have a 30-day grace period. In order to be covered for a claim after your policy expires, your renewal premium must be paid, and the policy must be renewed before the end of the grace period. For example, for a policy that expired on September 15, 2020, the NFIP insurer must receive the renewal premium payment on or before October 14, 2020, to avoid a lapse and be eligible for claims. Currently there are over 7,500 NFIP policies that have expired within the last 30 days that could be eligible for renewal without a lapse in coverage.

Additionally, because budgets have been stretched thin due to COVID-19, FEMA extended the grace period from 30 days to 120 days for policies that have an expiration date between Feb. 13, 2020, and June 15, 2020. For example, for a policy that expired on June 15, the last day of the grace period extension window, the NFIP insurer must receive the renewal premium payment on or before October 12, 2020, to avoid a lapse in coverage, and still be eligible for claims. [Click here to read the March 28, 2020 grace period extension bulletin](#) and don't delay in renewing your policy if possible. Currently there are over 650 NFIP policies that expired between June 10, 2020, and June 15, 2020, that could be eligible for renewal without a lapse in coverage.

Purchasing flood insurance is one of the most important steps residents can take to protect the lives they have built. Just one inch of water in a home can cause more than \$25,000 in damage. Most homeowner's and renter's policies do not cover flood damage. For more information, call your insurance agent or the NFIP



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General Call Center at 1-800-336-2627. Don't delay, policies that lapse and new policies are subject to a 30-day waiting period before coverage goes into effect. There are few exceptions. Learn more at <https://www.floodsmart.gov/flood-insurance-cost/terms>.

For the latest information on Hurricane Laura, visit www.fema.gov/disaster/4559 and <https://fema.connectsolutions.com/lauramit/> and follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.



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